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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Caress	
		First name	First name
	Write the name that is on your government-issued	M	
	picture identification (for	Middle name	Middle name
	example, your driver's license or passport	McIntyre Last name	Last name
		Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		Last Harne	Lastifalie
		First name	First name
		Middle name	Middle name
		Last name	Last name
_		Last Harne	Last Harrie
3.	Only the last 4 digits of your Social	XXX - XX- 9621	
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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D	ebtor 1 Caress	M McIntyre	Case number (if known)			
	First Name	Middle Name Last Name				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.			
	Identification Numbers (EIN) you have used in the last	Business name	Business name			
	8 years	Business name	Business name			
	Include trade names and doing business as names	EIN	EIN			
		EIN	EIN			
5.	Where you live		If Debtor 2 lives at a different address:			
		6922 S. Prairie Avenue Number Street	Number Street			
		Chicago Illinois 60637				
		City State Zip Code	City State Zip Code			
		Cook County	County			
		•				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number Street	Number Street			
		City State Zip Code	City State Zip Code			
6.	Why you are	Check one:	Check one:			
	choosing this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)			

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Del	btor 1 Caress	M	McIntyre		Case number (if kno	own)
	First Name	Middle Name	Last Name			
Par	t 2: Tell the Court Abo	ut Your Bankruptcy	Case			
	The chapter of the Bankruptcy Code you are choosing to file under		ef description of each, see Λ 010)). Also, go to the top of $\mathfrak p$			C. § 342(b) for Individuals Filing for opriate box.
	How you will pay the fee	more details abocashier's check, of may pay with a company with a company may be a company to the control of th	ut how you may pay. Typi or money order If your a redit card or check with a e fee in installments. If you by Your Filing Fee in Install y fee be waived (You may a not required to, waive you ty line that applies to you	ically, if you the torney is pre-printed ou choose all ments (Our request our fee, and r family si	ou are paying the submitting you ad address. This option, significial Form 103 this option only d may do so onling and you are use.	the clerk's office in your local court for e fee yourself, you may pay with cash, ir payment on your behalf, your attorney on and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
	Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	orthern District of Illinois	When When When	5/16/2017 MM / DD / YYYY MM / DD / YYYY	Case number 14-18515 Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	Do you rent your residence?	✓ No. Go	dlord obtained an eviction juto line 12.			o you want to stay in your residence? st You (Form 101A) and file it with

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М McIntyre Debtor 1 Caress Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Caress
 M
 McIntyre
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Caress First Name		cIntyre ast Name	Case number (if known)	
Part 6: Answer These Qu	estions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	primarily for a persona pusiness debts? <i>Busin</i> vestment or through t	l, family, or househo ness debts are debts he operation of the b	Id purpose." that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu	7. Do you estimate that a		erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million			\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million			\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state.	apter 7, I am aware tha understand the relief II did not pay or agree led and read the notice h the chapter of title 1 ement, concealing pro	t I may proceed, if eli available under each to pay someone who e required by 11 U.S. 1, United States Coo perty, or obtaining m	de, specified in this petition. noney or property by fraud in
	both. 18 U.S.C. §§ 152, 1341, 1 /s/ Caress McIntyre Signature of Debtor 1		Signature of De	nprisonment for up to 20 years, or
	Executed on 9/6/2017 MM / DD	/ YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Caress	M	McIntyre	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed ur	nder Chapter 7, 11, 1	2, or 13 of title 11, United	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	er an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Michael Miller		Date _	9/6/2017
	Signature of Attorney	for Debtor		IM / DD / YYYY
	Michael Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	<u> </u>
	Bar number		State	

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Fill in this information to identify your case:									
Debtor 1	Caress	М	McIntyre						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois						
			(State)						
Case number									
(If known)									

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	#0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,625.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,625.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$9,436.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	ψο,400.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$38,174.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$47,610.00
Your total liabilities	\$47,610.00
Your total liabilities art 3: Summarize Your Income and Expenses	\$47,610.00
Art 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	\$47,610.00 \$2,648.27
Your total liabilities	

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Del	otor 1 Caress	М	McIntyre	Case number (if known)							
	First Name	Middle Name	Last Name								
Part	4: Answer These Qu	estions for Administrati	ive and Statistical Record	ds							
6. /	Are you filing for bankrupt	cy under Chapters 7, 11, or	13?								
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
	Yes.										
7. \	What kind of debt do you h	ave?									
			mer debts are those incurred by ill out lines 8-10 for statistical p	an individual primarily for a personal, urposes. 28 U.S.C. § 159.							
		marily consumer debts. Yo ith your other schedules.	u have nothing to report on thi	s part of the form. Check this box and sub	omit						
		our Current Monthly Income Form 122B Line 11; OR, Fo	e: Copy your total current monim 122C-1 Line 14.	thly income from Official	\$2,855.13						
9.	Copy the following spec	following special categories of claims from Part 4, line 6 of Schedule E/F:									
	From Part 4 on Schedule	e E/F, copy the following:	Total claim								
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00							
	9b. Taxes and certain other	er debts you owe the governr	nent. (Copy line 6b.)	\$0.00							
	9c. Claims for death or per	rsonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00							
	9d. Student loans. (Copy	line 6f.)		\$15,170.00							
		of a separation agreement o	\$0.00								
	priority claims. (Copy line 6	og.)	\$0.00								
	9f. Debts to pension or pro-	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)									
	9g. Total. Add lines 9a th	rough 9f.		\$15,170.00							

\$15,170.00

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Fill in this	inform	nation to identify your c	ase:						
Debtor 1		Caress	М		McIntyre				
Dobtor 1		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fil	ina)	First Name	Middle	lama	Last Name				
	-		Middle N	iame					
United Sta	ites Ba	nkruptcy Court for the:	Northern		District of Illinois (State)				
Case num	ber				(Glato)				
` ′		100A/D						Check if this is an	
Опісіа	II FC	orm 106A/B						amended filing	
Sched	dule	A/B: Prope	rty					12/1	
category v responsibl	vhere e for s	you think it fits best. E	Be as complete a mation. If more s	nd a	curate as possible. If is needed, attach a s	two married people	han one category, list the are filing together, both a s form. On the top of any a	are equally	
Part 1:	Desc	ribe Each Residenc	e, Building, La	nd, c	r Other Real Estate	You Own or Hav	e an Interest In		
1. Do you		or have any legal or ed	uitable interest	in an	y residence, building,	land, or similar prop	erty?		
✓	No. G	o to Part 2							
	Yes. V	Where is the property?							
				Wh	at is the property? Ch	eck all that apply.		claims or exemptions. Put ired claims on <i>Schedule D:</i>	
1.1	Street	Street address, if available, or other description			Single-family home	ildina	Creditors Who Have Claims Secured by Prope		
				Н	Duplex or multi-unit bu Condominium or coop	· ·	Current value of the	Current value of the	
				H	Manufactured or mobile		entire property?	portion you own?	
				Ħ	Land				
	Numb	per Street			Investment property		Describe the nature of interest (such as fee s		
	City	State	Zip Code		Timeshare Other		the entireties, or a life		
	Only State Zip Gode		Zip Gode	∐ What have a list on a list the count of € Obest			Check if this is community property		
				Wh one	o has an interest in th	e property? Check	(see instructions)		
					Debtor 1 only		ш		
					Debtor 2 only				
					Debtor 1 and Debtor 2	•			
					At least one of the debt	ors and another			
					er information you wi perty identification nu		item, such as local		
If you	own o	r have more than one, li	st here:	p . •	po	<u></u>			
-				Wh	at is the property? Ch	eck all that apply.		claims or exemptions. Put	
1.2	Street	address, if available, or	other description	Ш	Single-family home			red claims on Schedule D: aims Secured by Property.	
					Duplex or multi-unit bu	· ·	Current value of the	Current value of the	
				Н	Condominium or coop Manufactured or mobile		entire property?	portion you own?	
				Н	Land	3 Home			
	Numb	per Street		Ħ	Investment property		Describe the nature of interest (such as fee s		
	<u> </u>	Otata	Zin Onda		Timeshare Other		the entireties, or a life		
	City	State	Zip Code		Other				
					o has an interest in th	e property? Check	(see instructions)	ommunity property	
				one	Debtor 1 only		Ш		
				П	Debtor 2 only				
				H	Debtor 1 and Debtor 2	only			
				Ħ	At least one of the debt	ors and another			
					er information you wi perty identification nu		item, such as local		

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Debtor 1		M Middle Name	McIntyre Last Name	_ Case number	(if known)	_
1.3	First Name et address, if available, or ot	Middle Name her description Zip Code	Last Name What is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Other information you wish to add ab	ply. Check one.	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Describe the nature of interest (such as fee s the entireties, or a life Check if this is co (see instructions)	imple, tenancy by estate), if known.
	the dollar value of the po ve attached for Part 1. W	rtion you own for	property identification number: all of your entries from Part 1, includ nere.	ing any entrie	s for pages	
Do you ow you own th 3. Cars, va	nat someone else drives. If uns, trucks, tractors, sport uns	equitable interes you lease a vehicle,	t in any vehicles, whether they are re also report it on Schedule G: Executory rcycles	-	-	
3.1	Make Model: Year: Approximate mileage:	Nissan Altima Sedan 4D 2009	Who has an interest in the prope one. ✓ Debtor 1 only Debtor 2 only	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property. Current value of the
	Other information: 2009 Nissan Altima Sedan		Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)		entire property? \$3625.00	portion you own? \$3625.00
3.2	Make Model: Year:	<u></u>	Who has an interest in the prope one. Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)		Current value of the entire property?	Current value of the portion you own?

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olor i	Caress First Name	M Middle Name	McIntyre Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communingtructions)	nly rs and another	the amount of any secu	claims or exemptions. Put ared claims on Schedule D aims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communication.	nly rs and another	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D</i> aims Secured by Property. Current value of the portion you own?
			instructions)			
Exar	nples: Boats, trailers, motor No Yes Make	•	er recreational vehicles, other, fishing vessels, snowmobiles, who has an interest in the	motorcycle accessori	Do not deduct secured	claims or exemptions. Put ired claims on <i>Schedule D</i>
Exar	nples: Boats, trailers, motor No Yes	•	er recreational vehicles, other , fishing vessels, snowmobiles,	motorcycle accessori property? Check hly s and another	Do not deduct secured the amount of any secu	claims or exemptions. Purified claims on <i>Schedule Dims Secured by Property.</i> Current value of the portion you own?

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Debtor 1 Caress McIntyre Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$900.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 1 TV, 1 Tablet, 1 Cell Phone \$900.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$1200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3000.00 for Part 3. Write that number here

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McIntyre Debtor 1 Caress Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: PayPal Banking - Prepaid Debit \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Caress First Name	M Middle Name	McIntyre Last Name	Case number (if known)	
20.	Government and corpo Negotiable instruments i	Middle Name orate bonds and other negotial nclude personal checks, cashiers ents are those you cannot transfe	ole and non-negotiable checks, promissory no	ites, and money orders.	
	✓ No Yes. Give specific information about them	Issuer name:	To someone by signing	g of delivering them.	
21.	Retirement or pension Examples: Interests in IF), thrift savings account	s, or other pension or profit-sharing plans	
	No ✓ Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:	through employer		\$0.00
		Retirement account:			
		Keogh: Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:	-		
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or fo	r a number of years)	-
	✓ No ☐ Yes	Issuer name and description:			

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Debt	or 1 Caress First Name	M Middle Name	McIntyre Last Name	Case number (if known)	
24.		n education IRA, in an account in a qualifie		er a qualified state tuition program.	
	26 U.S.C. §§	530(b)(1), 529A(b), and 529(b)(1).			
	✓ No Yes	Institution name and description. Separately file	the records of any interes	ts.11 U.S.C. § 521(c):	
25.			nn anything listed in line	1), and rights or powers	
	✓ No				
	Yes. Desc	ribe			
00	<u> </u>	Zakia kasi wa kata kasi wa kata ka kata ka			
26.		rights, trademarks, trade secrets, and other ernet domain names, websites, proceeds from r		ements	
	✓ No				
	Yes. Desc	ribe			
27.	Licenses, fra	 nchises, and other general intangibles			
		lding permits, exclusive licenses, cooperative as	sociation holdings, liquor l	icenses, professional licenses	
	✓ No Yes. Desc	ribe			
Mor	ney or propei	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propei				portion you own? Do not deduct secured
	Tax refunds o	wed to you		- Factorial	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or ✓ No — Yes. Give sabou	wed to you specific information t them, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give s about	wed to you specific information		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give s about you a and f	specific information t them, including whether already filed the returns he tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give s about you a and t	specific information t them, including whether already filed the returns he tax years	ild support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support, ch	ild support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information t them, including whether already filed the returns he tax years	ild support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support, ch	ild support, maintenance,	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support, ch	ild support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support, ch	ild support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or ✓ No ☐ Yes. Give s about you a and f Family suppor Examples: Past ✓ No ☐ Yes. Give s Other amount	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support, ch specific information		State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No ✓ Yes. Give s about you a and to Family support Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spousal support, ch	lity benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No ✓ Yes. Give s about you a and if Family suppor Examples: Past ✓ No ✓ Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support, ch specific information s someone owes you aid wages, disability insurance payments, disability security benefits; unpaid loans you made to	lity benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal support, ch specific information s someone owes you aid wages, disability insurance payments, disability security benefits; unpaid loans you made to	lity benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 Caress	М	McIntyre	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		wings account (HSA); credit, he	omeowner's, or renter's insurance	
	No ✓ Yes. Name the insuran	Con	npany name:	Beneficiary:	Surrender or refund value:
	of each policy and list		n Life through employer		\$0.00
					_
32.	Any interest in property of If you are the beneficiary of property because someone	f a living trust, expect proce		, or are currently entitled to receive	
	✓ No				_
	Yes. Describe				
33.		ties, whether or not you h	ave filed a lawsuit or made	a demand for payment	
	No No				
	Yes. Describe				
34.	Other contingent and un to set off claims	liquidated claims of ever	y nature, including counterc	laims of the debtor and rights	
	✓ No				
	Yes. Describe				
0.5					
35.	Any financial assets you No	did not aiready list			
	Yes. Describe				7
36	Add the dollar value of a	II of your entries from Pa	rt 4, including any entries fo	r nages you have attached	
30.		•			
Part	5: Describe Any Busi	ness-Related Propert	v You Own or Have an In	terest In. List any real estate in P	art 1.
	-		t in any business-related pro		
	No. Go to Part 6.				Current value of the portion you own?
	Yes. Go to line 38.				Do not deduct secured claims or exemptions
38.	Accounts receivable or o	commissions you already	earned		or exemptions
	✓ No				
	Yes. Describe				
					_
39.	Office equipment, furnish Examples: Business-related		dems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, e	ectronic devices
	✓ No				
	Yes. Describe				

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Deb	tor 1 Caress	M	McIntyre	Case number (if known)	
10	First Name	Middle Name	Last Name	two do	
40.	machinery, fixtures, e	equipment, supplies you	use in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				
41	Inventory				
	- N				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				<u> </u>
					-
43.	Customer lists, mailing	lists, or other compilat	ons		
	✓ No				
		include personally identifial	ole information (as defined in 11 L	J.S.C. § 101(41A))?	
	□ No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not alre	eady list		
	✓ No				
	$ldsymbol{\succeq}$				
	Yes. Give specific information				
					<u> </u>
					_
1E A	dd the deller velue of	all of your ontring from B	ort E including ony ontrice for	nages you have attached	
			art 5, including any entries for		
<u> </u>					
Part		arm- and Commercian interest in farmland, list it in		You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable int	erest in any farm- or commerc	ial fishing-related property?	
	✓ No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
					or exemptions
47.	Farm animals Examples: Livestock, p	oultry farm-raised fish			
	<u> </u>	oanay, iaini iaiseu lisii			
	No				
	Yes. Describe				

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Deb	tor 1 Caress		cIntyre	Case number (if known)	
	First Name		st Name		
48.	Crops-either growing of	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
	L reer Describerii				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No No				
	Yes. Describe				
	L				
51.	Any farm- and commer	rcial fishing-related property you did n	ot already list		
	No No				
	Yes. Describe				
	Too. Booonbo				
EO A	ما خام ما حام المام ما خام المام	l of very outries from Dout 6 including	one ontrino for none	a very bave etteched	
		I of your entries from Part 6, including here		-	
>				L	
Part	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did I	Not List Above	
53		perty of any kind you did not already li			
00.		s, country club membership			
	✓ No				
	Yes. Give specific				
	information				
					_
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		.•
Dort	o. List the Totals of	Each Part of this Form			
Part	o. List the Totals of	Lacii Fait of this Form			
55.	Part 1: Total real estate	, line 2		>	
		,			
56.	part 2 total vehicles, line	e 5	\$2625.00		
	•		\$3625.00	-	
5/. F	art 3: Total personal an	d household items, line 15	\$3000.00	_	
58. F	art 4: Total financial as	sets, line 36			
59	Part 5: Total business-re	elated property line 45	-	_	
				_	
60.	Part 6: Total farm- and f	ishing-related property, line 52		_	
61.	Part 7: Total other prope	erty not listed, line 54			
62	Total nersonal property	Add lines 56 through 61			
02.	i otai personai property.	Add mies so unough or	\$6625.00	Copy personal property total	+ \$6625.00
				Copy personal property total	
					\$6625.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Debtor 1	Caress	М	McIntyre
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.				
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A	N/B that you claim as e	exempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief	Scneaule A/B		735 ILCS 5/12-1001(c); 735 ILCS			
	description:	\$3,625.00	7	5/12-1001(b)			
	Nissan Altima Sedan 4D, 2009, 2009 Nissan Altima Sedan 4D		\$0 100% of fair market value, up to any applicable statutory limit	_			
	Line from Schedule A/B: 03						
	Brief			735 ILCS 5/12-1001(b)			
	description: Used Furniture	\$900.00	\$900.00				
	Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_			
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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Debtor 1 Caress M McIntyre Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$1,200.00 description: **✓** \$1,200.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$0.00 description: \$0 Other financial account, 100% of fair market value, up to any PayPal Banking -**Prepaid Debit** applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief description: \$900.00 **✓** \$900.00 Used Electronics - 1 TV, 100% of fair market value, up to any 1 Tablet, 1 Cell Phone applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1006 description: \$0.00 **✓** Pension plan, through 100% of fair market value, up to any employer applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(f) \$0.00 description: **✓** \$0 Term Life through 100% of fair market value, up to any employer

applicable statutory limit

Line from Schedule A/B:

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			D	ocument Page 22 of	73		
Fill in t	his inforr	nation to identify your cas	se:				
Debtor	1	Caress	M	McIntyre			
Debtor	. 2	First Name	Middle Name	Last Name			
(Spouse		First Name	Middle Name	Last Name			
United	States B	ankruptcy Court for the:	Northern	District of Illinois			
Case n	umber			(State)			
(If known	1)					_	
Offi	cial	Form 106D					Check if this is an amended filing
Sch	edu	le D: Credito	ors Who Ha	ve Claims Secui	red by Prop	ertv	12/15
				le are filing together, both are ed			rmation. If
more s	pace is r	needed, copy the Additio		mber the entries, and attach it to			
		number (if known).	aurad by yaur prana	4. 0			
1. D		reditors have claims se	,,	with your other schedules. You h	ave nothing else to ren	ort on this form	
F	≝	Fill in all of the information		with your other schedules. Tourn	ave nothing else to rept	ort ort trils form.	
			i Delow.				
Part 1		All Secured Claims					
				cured claim, list the creditor rticular claim, list the other creditors	Column A Amount of claim	Column B Value of	Column C Unsecured
	in Part 2.		· ·	order according to the creditor's	Do not deduct the	collateral	portion
	name.				value of collateral.	that supports this claim	If any
		ACCEPTANCE	Describe the property	that secures the claim:	\$9,436.00	\$3,625.00	\$5,811.00
	Creditor's PO BOX		Nissan Altima Sdan 4D		¬		
	Numbe			e, the claim is: Check all that apply	<u> </u>		
			Contingent				
	Southfie		Unliquidated				
	City Who ow	State ZIP Code es the debt? Check one.	Disputed				
		tor 1 only	Nature of lien. Check	all that apply.			
	Deb	tor 2 only		made (such as mortgage or secure	d		
	Deb	tor 1 and Debtor 2 only	car loan)	4 (i			
		ast one of the debtors another	Judgment lien from	n as tax lien, mechanic's lien)			
		another ck if this claim relates	Other (including a				
	└── to a Date de	community debt bt was 10/2016	_	4000			
	incurred		Last 4 digits of accou	int number 4998			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$9,436.00

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Fill in	this infor	mation to identify your c	ase:			
Debt	or 1	Caress	M	McIntyre		
		First Name	Middle Name	Last Name		
Debt						
(Spou	se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If kno	number wn)			(State)		
Offi	cial F	orm 106E/F				Check if this is an amended filing
Sc	hedı	ıle E/F: Cre	ditors Who	Have Unse	cured Claims	12/1
other Form claim the ei know	party to a 106A/B) a s that are ntries in the n).	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Ur Creditors Who Hold Clain	at could result in a claim. nexpired Leases (Official F ns Secured by Property. If	Also list executory contracts form 106G). Do not include an more space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do anv cr	editors have priority ur	secured claims against	vou?		
	No. 0	Go to Part 2.	· ·	•		
	Yes.					
	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both priors in alphabetical order acco	rity and nonpriority amounts	, list that claim here and show b . If you have more than two price	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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			McIntyre	Case number (if known)	
_					
Do any	creditors have nonpriority u . You have nothing to report	nsecured claims agai	nst you?	court with your other schedules.	
insecur f more t	ed claim, list the creditor separ than one creditor holds a partic	ately for each claim. For	reach claim list	ed, identify what type of claim it is. Do not list claims already in	cluded in Part 1.
001					Total claim
Nonp					\$2,822.00
City Who i D A Column	State incurred the debt? Check on lebtor 1 only lebtor 2 only lebtor 1 and Debtor 2 only It least one of the debtors and lebck if this claim relates to lectaim subject to offset?	Zip Code e. another		Contingent Unliquidated Disputed ype of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL CREDITOR: 10 COMMONWEALTH EDISON	
				Other. Specify COMPANY	
Chicae City Who i D A B C Is the	go Illinois State Incurred the debt? Check onlebtor 1 and Debtor 2 only It least one of the debtors and the claim relates to e claim subject to offset?	60680 Zip Code e.		s of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed ype of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Tickets	\$3,700.00
Nonpour Jeffers Number C/o Ke Saint City Who i D D D D D D D C Is the	riority Creditor's Name son Capital Systems, LLC PO I ber Street elly Lukason Cloud Minnesc State incurred the debt? Check on lebtor 1 only lebtor 2 only lebtor 1 and Debtor 2 only at least one of the debtors and check if this claim relates to lectaim subject to offset?	ota 56302 Zip Code e. another		## A sof the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$462.00
	First List Co any No any Yes insecured from First City of Day Co Knopp Depart Number C	Eirst Name List All of Your NONPRIOR Do any creditors have nonpriority u No. You have nothing to report Yes. List all of your nonpriority unsecured claim, list the creditor separar more than one creditor holds a partic rage of Part 2. CCI Nonpriority Creditor's Name 501 Greene Street # 302 Number Street Augusta Georgia City State Who incurred the debt? Check on Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Department of Revenue - PO Box 88 Number City of Chicago - Parking and red Lig Nonpriority Creditor's Name Department of Revenue - PO Box 88 Number Street Chicago Illinois City State Who incurred the debt? Check on Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and Debtor 2 only At least one of the debtors and Debtor 2 only At least one of the debtors and Debtor 2 only The Chicago Illinois City State Chicago Illinois City State Who incurred the debt? Check on Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and Debtor 2 only At least one of the debtors and Defferson Capital Systems, LLC PO Incumber Street Cookelly Lukason Saint Cloud Minness City State Who incurred the debt? Check on Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Debtor 2 only At least one of the debtors and Check if this claim relates to Is the Claim subject to offset? Who incurred the debt? Check on Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Check if this claim relates to Is the Claim subject to offset?	List All of Your NONPRIORITY Unsecured Claims agai No. You have nothing to report in this part. Submit thy Yes. ist all of your nonpriority unsecured claims agai No. You have nothing to report in this part. Submit thy Yes. ist all of your nonpriority unsecured claims in the alphansecured claim, list the creditor separately for each claim. For more than one creditor holds a particular claim, list the other large of Part 2. CCI Nonpriority Creditor's Name 501 Greene Street # 302 Number Street Augusta Georgia 30901 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name Department of Revenue - PO Box 88292 Number Street Chicago Illinois 60680 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes FIRST PREMIER BANK Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 Number Street ✓ O Kelly Lukason Saint Cloud Minnesota 56302 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No	Eist All of Your NONPRIORITY Unsecured Claims to any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the report of the part. Submit this form to the report of the part. Submit this form to the report of the part. Submit this form to the report of the part. Submit this form to the report of the part. Submit this form to the report of the part. Submit this form to the report of the part. Submit this form to the report of the part. Submit this form to the report of the part of the part of the part. Submit this form to the report of the part of the par	List All of Your NONPRIORTY Unsecured claims against you?

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Debtor 1 Caress M McIntyre Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	I C SYSTEM INC	Last 4 digits of account number 9325	\$700.00
	Nonpriority Creditor's Name PO BOX 64378	When was the debt incurred? 11/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SAINT PAUL Minnesota 55164 City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify ORIGINAL CREDITOR: RCN	
	✓ No		
	Yes		
4.5	Interstate Realty Management Company Nonpriority Creditor's Name	Last 4 digits of account number	\$2,657.00
	3 East Stow Road Suite 100	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Marlton New Jersey 08053	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	─ debts ☐ Other. Specify 16 M1 716574	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.6	NATIONAL CREDIT SYSTEM	Last 4 digits of account number 0687	\$1.00
	Nonpriority Creditor's Name 3750 NATURALLY FRESH BLV	When was the debt incurred? 2/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Atlanta Georgia 30349	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Collection Agent: MAHALIA PLACE Other. Specify AT LEGENDS SOUTH	
	✓ No		
	Yes		

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Debtor 1 Caress M McIntyre Case number (if known)
First Name Middle Name Last Name

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. A.7	**Total claim
Nonpriority Creditor's Name 4238 S. Cottage Grove Number Street As of the date you file, the claim is: Check all that apply. Chicago Illinois 60653 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt When was the debt incurred? As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim: Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 16 M1 124026	
When was the debt incurred?	
As of the date you file, the claim is: Check all that apply. Chicago Illinois 60653 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 16 M1 124026	
Chicago Illinois 60653 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt ☐ Unliquidated ☐ Disputed ☐ Disputed ☐ Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
Criticago City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 16 M1 124026	
City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 16 M1 124026	
✓ Debtor 1 only Type of NONPRIORITY unsecured claim: ✓ Debtor 2 only Student loans ✓ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ✓ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 16 M1 124026	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 16 M1 124026	
□ Debtor 1 and Debtor 2 only □ divorce that you did not report as priority claims □ At least one of the debtors and another □ Check if this claim relates to a community debt □ Check if this claim relates to a community debt □ Other. Specify 16 M1 124026	
At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify 16 M1 124026	
Check if this claim relates to a community debt Other. Specify16 M1 124026	
Is the claim subject to offset?	
is the statin subject to onset:	
✓ No	
Yes	
4.8 RGS FINANCIAL Last 4 digits of account number 7206	\$242.00
Nonpriority Creditor's Name 1700 JAY ELL DR STE 200 When was the debt incurred? 7/2016	
Number Street As of the date you file, the claim is: Check all that apply.	
Contingent	
RICHARDSON Texas 75081 City State Zip Code Unliquidated	
Who incurred the debt? Check one.	
Debtor 1 only Type of NONPRIORITY unsecured claim:	
Debtor 2 only Student loans	
Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or	
At least one of the debtors and another divorce that you did not report as priority claims	
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset? Collection; Collecting for	
No ORIGINAL CREDITOR: TCF Other. Specify NATIONAL BANK	
Yes	
4.9 Santander Consumer USA Last 4 digits of account number 1000	\$10,220.00
Nonpriority Creditor's Name 14101 MYFORD RD FL 2 When was the debt incurred? 11/2014	
Number Street	
As of the date you file, the claim is: Check all that apply. Contingent	
TUSTIN California 92780 Inliquidated	
City State Zip Code	
Debtor 1 only	
Debtor 2 only	
Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or	
At least one of the debtors and another Obligations arising out of a separation agreement of divorce that you did not report as priority claims	
Debts to pension or profit-sharing plans, and other similar	
Check if this claim relates to a community debt debts	
No	

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McIntyre Debtor 1 Caress M Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 T mobile Bankruptcy Team \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 53410 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 98015 Bellevue Washington City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? **✓** No Yes 4.11 USDOE/GLELSI \$13,372.00 8581 Last 4 digits of account number ___ Nonpriority Creditor's Name 2401 INTERNATIONAL POB 7859 When was the debt incurred? 4/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON 53704 Wisconsin Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes USDOE/GLELSI 4.12 \$1,798.00 9581 Last 4 digits of account number Nonpriority Creditor's Name 2401 INTERNATIONAL POB 7859 When was the debt incurred? 6/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent 53704 MADISON Wisconsin Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No

Yes

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McIntyre Debtor 1 Caress M Case number (if known) Middle Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Arnold Scott Harris On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 111 W. Jackson # 600 Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60604 Last 4 digits of account number City State Zip Code The Offices Michael Dimand On which entry in Part 1 or Part 2 did you list the original creditor? 125 E. Lake St., Suite 206 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Illinois 60108 Bloomingdale Last 4 digits of account number State Zip Code Kahn Sanford LLP On which entry in Part 1 or Part 2 did you list the original creditor? of (Check 180 N La Salle St Ste 2025 Line 4.5 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60601 Last 4 digits of account number City State Zip Code Mahalia Place On which entry in Part 1 or Part 2 did you list the original creditor? 116 E 43rd of (Check Part 1: Creditors with Priority Unsecured Claims one):

Last 4 digits of account number

Number

Chicago

City

Street

Illinois

State

60653

Zip Code

Part 2: Creditors with Nonpriority Unsecured

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Debtor 1 Caress M McIntyre Case number (if known)

Middle Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$15,170.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$23,004.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$38,174.00 6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Caress	M	McIntyre
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Caress	М	McIntyre	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	<u></u>
Case number			(State)	
(If known)				
				Check if this is an
				amended filing
Official	Form 106H			
0 - 111	- II V O	la la La con		
Schedul	e H: Your Cod	ebtors		12/15
	er every question. ave any codebtors? (If yo	u are filing a joint case, do	not list either spouse as a o	odebtor.)
			perty state or territory? (ashington, and Wisconsin.)	Community property states and territories include Arizona, California,
✓ No.	Go to line 3.			
Yes.	Did your spouse, forme	r spouse, or legal equiva	lent live with you at the tin	ne?
	No			
	Yes. In which communit	y state or territory did you	ı live?	_ Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent	
	Number Street			 '
	City	State	Zip Code	

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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				9			
Fill in this i	nformation to identify	your case:					
Debtor 1	Caress	М	McInty	re			
	First Name	Middle Name	Last Na	ame	 Che	eck if this is:	
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last Na	mo	-	An amended filing	
						A supplement showing p	ost-petition chapter 13
United State the:	es Bankruptcy Court for	Northern	District of Illin	nois :ate)		expenses as of the follow	
Case number	er		(0.		_		
(If known)						MM / DD / YYYY	
Official	Form 106I						
Schedu	ule I: Your In	come					12/15
information spouse. If n number (if I	about your spouse. I		d your spous	e is not filing	with you, do	not include informati	on about your
1. Fill in vo	our employment		Debtor 1			Debtor 2	
informa							
If you have more than one job,	Employment status	✓ Employ			Employed		
attach a separate page with information about additional			Not Em	ployed		Not Employed	
employe	ers.	Occupation	Spec Ed Cl	assroom Assista	ant		
	part time, seasonal, or bloyed work.	Employer's name	Chicago Pu	ıblic Schools Pa	yroll Services	 	
-	ion may include student	Employer's address	42 W Madison				
	emaker, if it applies.		Number Stre	eet		Number Street	
						_	
			Chicago	Illinois	60602		
			City	State	Zip Code	City	State Zip Code
		How long employed there?	10 years 11	I months			
Part 2: G	ive Details About N	Nonthly Income					
spouse unl	ess you are separated.	the date you file this form			-	-	
	our non-filing spouse have e, attach a separate she	e more than one employer, et to this form.	combine the i	nformation for	all employers fo	•	s below. If you need
				For D	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$2,666.67		-
3. Estima	ate and list monthly ove	rtime pay.		3.	+ \$0.00		_
4. Calcul	late gross income. Add l	ine 2 + line 3.		4.	\$2,666.67		

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Debto	r 1Caress First Name		√lcIntyre _ast Name		Case number	r <i>(if</i>		
	THO THAIN	inidale name	Luct Humo		For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		→ 4	1. '	\$2,666.67			
5. List	all payroll ded							
5a.	Tax, Medicare,	and Social Security deductions	5	ōa.	\$668.40			
5b.	Mandatory cor	ntributions for retirement plans	5	ōb.	\$0.00			
5c.	Voluntary cont	ributions for retirement plans	5	ōc.	\$0.00			
5d.	Required repay	yments of retirement fund loans	5	ōd.	\$0.00			
5e.	Insurance		5	ōe.	\$0.00			
5f.	Domestic supp	ort obligations	5	ōf.	\$0.00			
5g.	Union dues		5	ōg.	\$0.00			
5h.	Other deduction	ons. Specify:	_ 5	5h. +	\$0.00 +	<u> </u>		
6. Add +5h.	the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6	3.	\$668.40			
7. Cald	culate total mo	nthly take-home pay. Subtract line 6 from line	4. 7	7.	\$1,998.27			
8. List	all other incon	ne regularly received:						
	business, profe	•						
		ent for each property and business showing ordinary and necessary business expenses, and						
	the total monthl	•		За.	\$0.00			
	Interest and di			3b.	\$0.00			
	dependent reg		a					
		, spousal support, child support, maintenance, ent, and property settlement.	8	3c.	\$0.00			
8d.	Unemployment	t compensation	8	3d.	\$0.00			
8e.	Social Security	1	8	Be.	\$0.00			
	Include cash ass cash assistance	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es		Bf.	\$0.00			
8g.	Pension or reti	irement income	8	Bg.	\$0.00			
8h.	Other monthly	income. Specify: Tax Refund	8	3h. +	\$650.00 +			
	_	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9	θ. [\$650.00			
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp		10.	\$2,648.27 +		=	\$2,648.27
Incl frier	lude contribution nds or relatives.	gular contributions to the expenses that you as from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household	l, your	dependents, your roomn			
Spe	ecify:						11. +	\$0.00
		n the last column of line 10 to the amount in in the Summary of Schedules and Statistical Sur					12.	\$2,648.27
								Combined monthly income
13. Do	you expect an	increase or decrease within the year after y	you file thi	s form	?			
	_							 -
	Yes. Explain:							

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		Docu	illient Page 34 01 73)		
Fill in this infor	mation to identify	your case:				
Debtor 1	Caress	M	McIntyre			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng	
				A supplement si	howing post-r	petition chapter 13
United States I	Bankruptcy Court 1	for the: Northern [District of Illinois (State)	expenses as of		
Case number				MM / DD / \\		
(II KHOWI)				MM / DD / YYYY	ſ	
Official	Form 10	6J				
Schedul	e J: Your	Expenses				12/15
Be as complet	e and accurate a	is possible. If two married people ai	re filing together, both are equall	y responsible for sup	plying correc	t
	more space is ne swer every questi	eeded, attach another sheet to this	form. On the top of any additiona	al pages, write your n	ame and cas	e number
	cribe Your Ho					
1. Is this a join		de lloid				
	o to line 2					
Yes. D	oes Debtor 2 live	in a separate household?				
	No					
[Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Debi	for 2.		
2. Do you hav	ve dependents?	No				
	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does depe	endent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?	
			Child		Yes.	
			Child		No.	
					✓ Yes.	
3. Do your ex	penses include	_				
expenses of than	of people other	✓ No				
yourself an	-	Yes				
dependent	s?					
Part 2: Esti	mate Your Ong	going Monthly Expenses				
Estimate you	r expenses as of	your bankruptcy filing date unless y	ou are using this form as a suppl	ement in a Chapter 1	3 case to rep	ort
expenses as applicable da		e bankruptcy is filed. If this is a sup	plemental Schedule J, check the	box at the top of the	form and fill	in the
	•	n non-cash government assistance i luded it on <i>Schedule I: Your Incom</i> e	-			Your expenses
	I or home owners or the ground or lo	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		4.	\$300.00
	luded in line 4:	· ·· ···			4.	
	state taxes				4a	\$0.00
4b. Prope	erty, homeowner's,	or renter's insurance			4b.	\$0.00

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Caress M McIntyre Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last Name			
				Your expenses
5. Additional mortgage payment	s for your residence, such as home equity lo	pans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$150.00
6b. Water, sewer, garbage colle	ction		6b.	\$0.00
6c. Telephone, cell phone, Inte	met, satellite, and cable services		6c.	\$165.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping supp	ies		7.	\$833.00
8. Childcare and children's educ	eation costs		8.	\$150.00
9. Clothing, laundry, and dry cle	aning		9.	\$190.00
10. Personal care products and	services		10.	\$100.00
11. Medical and dental expense	s		11.	\$60.00
12. Transportation. Include gas, Do not include car payments	maintenance, bus or train fare.		12.	\$180.00
13. Entertainment, clubs, recrea	tion, newspapers, magazines, and books		13.	\$0.00
14. Charitable contributions and	l religious donations		14.	\$0.00
15. Insurance. Do not include insurance deduction	cted from your pay or included in lines 4 or 20			
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$120.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes de	educted from your pay or included in lines 4 o	r 20.		
Specify:			16	\$0.00
17. Installment or lease paymen	ts:			
17a. Car payments for Vehicle			17a	\$0.00
17b. Car payments for Vehicle	2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
	naintenance, and support that you did not	report as deducted from		\$0.00
	I, Your Income (Official Form 106I).		18.	
, , ,	support others who do not live with you.			
Specify:	not included in lines 4 on 5 of this forms on	on Sahadula li Vairi lagama	19.	\$0.00
20a. Mortgages on other prope	not included in lines 4 or 5 of this form or	on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	,			
20c. Property, homeowner's, o	r renter's insurance		20b	\$0.00
20d. Maintenance, repair, and u			20c	\$0.00
20e. Homeowner's association			20d	\$0.00
206. HOMEOWINE S association	or condominant dues		20e	\$0.00

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Debtor 1 Caress		M	McIntyre	Case number (if known)		
First Na	me	Middle Name	Last Name			
21. Other. Speci	fy:		_		21	\$0.00
•	our monthly expenses.					\$2,248.00
	s 4 through 21.					\$0.00
	` .	,, ,	from Official Form 106J-2			\$2,248.00
22c. Add line	22a and 22b. The result	t is your monthly exp	enses.		22.	
23. Calculate yo	our monthly net income) .				
23a. Copy lir	e 12 (your combined me	onthly income) from	Schedule I.		23a	\$2,648.27
23b. Copy yo	our monthly expenses fro	om line 22 above.			23b	\$2,248.00
	your monthly expenses	, ,	ncome.			\$400.27
The res	ult is your monthly net ir	icome.			23c	
For example	, do you expect to finish	paying for your car l	ses within the year after yoan within the year or do yo nodification to the terms of	ou expect your		

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Caress	М	McIntyre
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(Otate)

Official Form 106Dec

П	Check if this is a	n
	amended filing	

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
x	•	×	
^	/s/ Caress McIntyre Signature of Debtor 1	Signature of Debtor 2	
		•	
	Date 9/6/2017 MM/DD/YYYY	Date MM/DD/YYYY	

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	s information	to identify your o	case:					
Debtor 1			М	McIntyre				
Debtor 2	First N	lame	Middle	Name Last Nam	e			
(Spouse, if		lame	Middle	Name Last Nam	е			
United S	tates Bankrupt	cy Court for the:	Northern	District of Illino				
Case nur	mber			(State	9)			
(If known)								Check if this is a
Offic	ial Forr	n 107						amended filing
State	ment of	Financia	al Affairs	for Individuals	Filing fo	r Bankru	ıptcy	04/1
informat	tion. If more		ed, attach a sep	narried people are filing to parate sheet to this form.				
Part 1:	Give Detai	s About Your	Marital Status	s and Where You Lived	Before			
1. WI	hat is your cu	rrent marital st	atus?					
Г	■ Married							
	Not married	d						
2. Du	uring the last	3 vears. have v	ou lived anvwhei	re other than where you liv	re now?			
	7 No		•	·				
		of the places y	ou lived in the las	st 3 years. Do not include v	vhere you live	now.		
	-							
	Debtor 1:			Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
				there				there
					Same a	s Debtor 1		Same as Debtor 1
	4233 S Stat			From 10/2012	N Ot	1		From
	Number Str	eet		To 10/2016	Number Str	eet		To
	Chicago	Illinois	60609					
	City	State	Zip Code		City	State	Zip Code	
					Same a	s Debtor 1		Same as Debtor 1
	Number Str	eet		From	Number Str	eet		From
				To				То
	-				-			
	City	State	Zip Code		City	State	Zip Code	
				pouse or legal equivalent i isiana, Nevada, New Mexico,				
		aco i il zoria, cam	omia, radiro, 20a	olara, riovada, riov moxico,	ruorto riioo, r	oxao, waomingto	in, and wildonian.	,
	No			· Codebtors (Official Form				

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Debt	tor 1	Caress M	McIr	,	number (if known)	
		First Name Middle		Name		
Part	2:	Explain the Sources of Your Inc	come			
	Fill i	you have any income from employm n the total amount of income you receiv rities. If you are filing a joint case and you No Yes. Fill in the details.	red from all jobs and all bu	usinesses, including part-time		ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$15000.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$22345.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$18300.00	Wages, commissions, bonuses, tips Operating a business	
 	Inclu publi filing List (you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental inc a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	come is taxable. Example come; interest; dividends; you received together, list	es of other income are alimony money collected from lawsuits it only once under Debtor 1.	s; royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:	Link	\$0.00		
		or last calendar year: lanuary 1 to December 31, 2016) YYYY	Link	\$0.00 \$3,600.00		
		or the calendar year before that: lanuary 1 to December 31, 2015) YYYY	Unemployment Link	\$1,750.00 \$3,600.00		
				_		

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McIntyre Debtor 1 Caress М __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? nsiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; orporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing gent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, uch as child support and alimony. No Yes. List all payments to an insider. Dates of payment paid Amount you still owe	
nsiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; orporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing gent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, uch as child support and alimony. No Yes. List all payments to an insider. Dates of Total amount Amount you Reason for this payment	
Yes. List all payments to an insider. Dates of Total amount Amount you Reason for this payment	
Dates of Total amount Amount you Reason for this payment	
Insider's Name	
Number Street	
City State Zip Code	
Insider's Name	
Number Street	
City State Zip Code	
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefite insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Still owe Include creditor's name	
Insider's Name	
Number Street	
City State Zip Code	
Insider's Name	
Number Street	
City State Zip Code	

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McIntyre

М

Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Contract Pending Cook County Circuit Court New Age Chicago FU v Caress Court Name McIntyre On appeal 50 West Washington Street NumberStreet Concluded Case number 60602 Chicago Illinois 16 M1 124026 City State Zip Code Case title Contract ✓ Pending Cook County Circuit Court Interstate Realty/ Mahalia Place v Court Name Caress McIntyre On appeal 50 West Washington Street NumberStreet Concluded Case number Chicago Illinois 60602 16 M1 716574 City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2009 Nissan Altima 9/2017 \$3600 City of Chicago - Parking and red Light Tickets Creditor's Name Explain what happened Department of Revenue - PO Box 88292 Number Street Property was repossessed. Property was foreclosed. Illinois 60680 Chicago Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Debtor 1 Caress

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Debt	or 1	Caress	М	McIntyre	Case number (if known)	
		First Name	Middle Name	Last Name			-
11.		thin 90 days before you fil counts or refuse to make			eank or financial institution,	set off any amou	ints from your
	V	No					
	Ш	Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Lost 4 digits of account	number VVVV		
				Last 4 digits of account	number: XXXX-		
		City State	Zip Code				
		•	·				
12.		hin 1 year before you filed pointed receiver, a custod			possession of an assignee f	or the benefit of o	creditors, a court-
		No					
	\underline{V}	No					
		Yes					
Part	5:	List Certain Gifts and	Contributions				
13.	Wi	thin 2 years before you fil	led for bankruptcy, did	you give any gifts with a t	otal value of more than \$60	0 per person?	
	~	No					
	ř		v a a a b aift				
		Yes. Fill in the details for	r each girt.				
		Gifts with a total value of per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gav	ro the Cift				
		Person to whom you Gav	e the Gift				
		Number Street					
		Cit. Ctata	7:- O				
		City State	Zip Code				
		Person's relationship to yo	ou				
		·					
		Person to Whom You Gav	ve the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to yo					
		i disori s reiduorisinp to yo	Ju				

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ebtor 1	Caress	M	McIntyre	Case number (if know	vn)	
	First Name	Middle Name	Last Name			
1. Wi	thin 2 years before you	filed for bankruptcy, d	id you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
✓	No					
<u> </u>		C	P			
	Yes. Fill in the details	for each gift or contribu	ution.			
	Gifts or contributions	s to charities	Describe what you contr	ributed	Date you	Value
	that total more than	\$600			contributed	
	Charity's Name					
	Chanty 5 Name					
						
	No carlo au Otura et		<u> </u>			
	Number Street					
	City Sta	ate Zip Code	_			
	Oity Oit	21p 0000				
rt 6	List Certain Losses					
✓	No Yes. Fill in the details. Describe the propert	v vou lost and	Describe any insurance	coverage for the less	Date of your	Value of property
	how the loss occurre		Include the amount that in pending insurance claims	surance has paid. List	loss	lost
			A/B: Property.			
	List Certain Payme					
	No Yes. Fill in the details.	ruptcy petition preparers,	or credit counseling agencies for	services required in your b	апкгиртсу.	
✓	res. I ili ili ule detalis.					
			Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Semrad Law Firm		Attornavis Fas. 0.00		9/6/2017	\$0.00
	Person Who Was Paid		Attorney's Fee - 0.00		3/0/2017	φυ.υυ
	20 S. Clark Street					
	Number Street		_			
	28th Floor		_			
	Chicago Illin	nois 60603				
	City Sta	ate Zip Code	_			
	=		_			
	Email or website addre	ess				
	Person Who Made the	Payment if Not You	_			
	. GISSII VVIIS MAUE LITE	r aymont, ii ivot 100				
			_			
	Person Who Was Paid					
	Number Street		_			
	ivulliber otreet					
			_			
			_			
	City Sta	ate Zip Code				
	E 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		_			
	Email or website addre	ess	_			
	Email or website addre		-			

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Debt	or 1	Caress First Name	M Middle Name	McIntyre Cas	e number <i>(if known)</i>		
17.	help	p you deal with your creditors not include any payment or trans	or to make payment		f pay or transfer	any property to a	nyone who promised to
	Ш	Yes. Fill in the details.		Description and value of any prope transferred	rty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your busine	ess or financial affair ransfers made as secu	urity (such as the granting of a security			
				Description and value of property transferred	Describe any payments re in exchange	property or ceived or debts pa	Date transfer was made
		Person Who Received Transfer Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Transfer Number Street					
		City State Person's relationship to you	Zip Code				
19.	ben	hin 10 years before you filed for leficiary? ese are often called asset-protect		ou transfer any property to a self-set	tled trust or sim	ilar device of whic	ch you are a
	✓	No Yes. Fill in the details.					
				Description and value of the prop	erty transferred		Date transfer was made
		Name of trust					

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McIntyre Debtor 1 Caress М Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Uhaul Used Household Items/Furniture No Name of Storage Facility Name 1700 N Cicero Number Street Number Street

Chicago

City

State

Zip Code

City

60639

Zip Code

Illinois State

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McIntyre Debtor 1 Caress _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code

City

State

Zip Code

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Deb		Caress		M	M	cIntyre	Cas	e number <i>(ii</i>	f known)		
		First Name		Middle Name	La	st Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative proce	eding under	any environmen	ıtal law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the det	tails.								
					Court or ag	ency		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre	et					Concluded
		•			City	State	Zip Code				
Part	11:	Give Details Al	bout Your B	Business or C	onnections	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following c	onnections t	o any busines	s?
							r activity, either fo artnership (LLP)	ull-time or p	oart-time		
		A member of A partner in a			LLC) OF HITHE	eu llability pa	arthership (LLF)				
		_		naging executi	-						
		_		f the voting or e		ities of a corp	poration				
		No. None of the a Yes. Check all tha				w for each h	ousiness				
	ш	roor oncorrain and	ar apply as o				ure of the busine	ss			number Do not
									include So	cial Security r	number or ITIN.
		Business Name							LIIV.		
		Number Street			— Name	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code			<u> </u>		From	To	
					Desc	ribe the natu	ure of the busine	SS			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	of account	ant or bookkeep	er	Erom	To	
		Oity	Glate	Zip Oode					From	To	
					Desc	ribe the natu	ure of the busine	SS			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			Name	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code		. J. account	от 200кковр		From	To	

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Debt	tor 1 Caress		M	McIntyre	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or other	er parties.	r bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in the	e details below.			
				Date issued	
	Name			MM/DD/YYYY	-
	Number St	reet		_	
	City	State	Zip Code	_	
Part	12: Sign Below	v			
t	true and correct. I a bankruptcy case	understand that	making a false sta	atement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Caress McIn	tyre		×
	Si	ignature of Debto	1		Signature of Debtor 2
	D	ate 9/6/2017			Date
[]	✓ No Yes Did you pay or agre			f Financial Affairs for Indiv ttorney to help you fill out	iduals Filing for Bankruptcy (Official Form 107)? bankruptcy forms?
	Yes. Name of p	erson			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Norti	nern District of Illinois		
In re	Caress M McIntyre			Case No.	
_	Debtor		_		(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	ISATION OF ATT	ORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the	filing of the petition in bankru	ptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	ccept			\$4,000.00
	Prior to the filing of this statement I	nave received			\$0.00
	Balance Due				\$4,000.00
2	. The source of the compensation paid	d to me was:			
	✓ Debtor		her (specify)		
3	. The source of the compensation paid	d to me is:			
	✓ Debtor	o	ther (specify)		
4	I have not agreed to share the abmembers and associates of my la		compensation with any other p	person unless the	y are
	I have agreed to share the above members or associates of my lav the people sharing in the compe	v firm. A copy o	f the agreement, together with		
5	. In return for the above-disclosed fee,	I have agreed t	o render legal service for all as	pects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, a	nd rendering advice to the deb	otor in determining	g whether to file a petition in
	b. Preparation and filing of any	petition, schedu	lles, statements of affairs and	plan which may b	pe required;
	c. Representation of the debtor	at the meeting	of creditors and confirmation	nearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary pro	oceedings and other contested	d bankruptcy matt	ters;
6	. By agreement with the debtor(s), the	above-disclose	d fee does not include the foll	owing services:	
			CERTIFICATION		
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of	any agreement or arrangement	t for payment to m	ne for representation of the
	9/6/2017		/s/ Mic	hael Miller	
	Date		Signatur	e of Attorney	
			Semra	d Law Firm	
				of law firm	
1					

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Caress M McIntyre Case No.	
Odservo.	f known)
	apter 13
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DE	EBTOR
 Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy 	debtor(s) and that
For legal services, I have agreed to accept	\$4,000.00
Prior to the filing of this statement I have received	\$0.00
Balance Due	\$4,000.00
2. The source of the compensation paid to me was:	•
Debtor Other (specify)	
3. The source of the compensation paid to me is:	
Debtor Other (specify)	
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.	
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case	e, includina:
 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether t bankruptcy; 	
b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;	
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned h	nearings thereof;
d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;	
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:	
CERTIFICATION	*
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for repredebtor(s) in this bankruptcy proceedings.	sentation of the
9/6/2017 /s/ Michael Miller	
Date Signature of Attorney	
Semrad Law Firm	
Name of law firm	



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/6/2017	
Signed:	0 001	
/s/_Cares	s McIntyre (1/2) / Luly	
(A)	en Malatin	/s/ Michael Miller
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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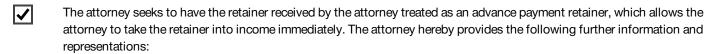
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/6/2017	
Signed	:	
/s/ Care	ess McIntyre	
		/s/ Michael Miller
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	McIntyre, Caress M	Case No	
Debtor(s)			
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their
Date:	9/6/2017	/s/ McIntyre, Car McIntyre, Caress	
		McIntyre, Caress Signature of Deb	

USDOE/GLELSI 2401 INTERNATIONAL POB 7859 MADISON, WI, 53704

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

NATIONAL CREDIT SYSTEM PO Box 312125 Attn: Rebecca Bonds Atlanta, GA, 31131

CCI 501 Greene Street # 302 Augusta, GA, 30901

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

RGS FINANCIAL 1700 JAY ELL DR STE 200 RICHARDSON, TX, 75081

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

T mobile Bankruptcy Team 600 Beacon Pkwy W ste 300 c/o Amsher Collections Services Birmingham, AL, 35209 New Age Chicago Furniture 4238 S. Cottage Grove Chicago, IL, 60653

The Offices Michael Dimand 125 E. Lake St., Suite 206 Bloomingdale, IL, 60108

Interstate Realty Management Company 3 East Stow Road Suite 100 Marlton, NJ, 08053

Kahn Sanford LLP 180 N La Salle St Ste 2025 Chicago, IL, 60601

Mahalia Place 116 E 43rd Chicago, IL, 60653

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Debtor 1 Caress First Name	M Middle Name	Mointyre Last Name	Case number (if known)	1157474741414141414
Parke: Answer These Qu	estions for Reporting Purpos			
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari	ly consumer debts' al primarily for a per iy business debts? investment or throu	sonal, family, or househol <i>Business debts</i> are debts igh the operation of the b	d purpose." that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.	er 7. Do you estimate	that after any exempt prope e to distribute to unsecured (rty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5 5,001-1 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	丁 \$10,000 丁 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7. Sign Below		丁 \$10,000 丁 \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
27.50	I have examined this petition.	and I declare under r	penalty of perjury that the	information provided is true and
For you	correct. If I have chosen to file under C of title 11, United States Code under Chapter 7.	chapter 7, I am aware b. I understand the re	e that I may proceed, if elig elief available under each c	pible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed is not an attorney to help me fill
•	out this document, I have obta	ined and read the n	otice required by 11 U.S.C	G. § 342(b).
	I request relief in accordance with a bankruptcy both. 18 U.S.C. §§ 152, 1341, /s/ Caress McIntyre Signature of Debtor 1	atement, concealing case can result in fir	property, or obtaining mo	oney or property by fraud in prisonment for up to 20 years, or
kan	Executed on 9/6/2017 MM / D	D / YYYY	Executed on _	MM / DD / YYYY

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Fill in this info	rmation to identify you	rease:			
Debtor 1	Caress	M	McIntyre	NORMAN MARIE NO. TO PROTECT AND A STATE OF THE STATE OF T	
	First Name	Middle Name	Last Name	MANAGEMENT AND ADDRESS OF THE PROPERTY OF THE	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	***************************************	
United States i	Bankruptcy Court for th	e; Northern	District of Illinois		
Case number	, ,	NAME OF THE OWNER	(State)	—	
(If known)	777-94-74.		- Annual Marie - Annual - Annu	MODiference.	
Official	Form 106D	ec	William Co.	Check if this is amended filing	
Declarat	ion About ar	n Individual Debto	or's Schedules	3	/1!
If two married	people are filing toge	ther, both are equally respons	sible for supplying correc	et information.	etcocos:
	THE RESERVE THE PROPERTY OF THE PERSON NAMED IN THE PERSON NAMED I	meone who is NOT an attorne	y to help you fill out bank	kruptcy forms?	шил
No No					
Yes.	Name of person		_ Attach Bankruptcy F	Petition Preparer's Notice, Declaration, and form 119).	
Under per that they /s/ Cares Signature of	are true and correct.	are that I have read the summ	ж	with this declaration and	
Date 9/6/	2017 /DD/YYYY		Date	M/DD/YYYY	
(4314)	caractitie		IM P	VI/LJLJ/ Y Y Y Y	

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Debtor 1	Caress First Name	M Middle Name	McIntyre Last Name	Case number (if known)	
28. Wit					
cre	ditors, or other par	ties.	rou give a financial state	ment to anyone about your busine	ss? Include all financial institutions,
V	No				
Samuel Control	Yes. Fill in the deta	ails below.			
			Date issued		
٠.	Name		MM/DD/YYYY		
	Number Street				
					•
	City	State Zip Code	_		
Part 12;	Sign Below				
a bar	Kruptcy case can r	Caress McIntyre MCIA	or imprisonment for up to Meliut	perty, or obtaining money or prope to 20 years, or both. 18 U.S.C. §§ 1	52, 1341, 1519, and 3571.
	Signatu	re of Debtor 1	đ	Signature of Debtor 2	
	Date 9	/6/2017		Date	
Did y	ou attach additiona	I pages to Your Statement of	f Financial Affairs for Indi	viduals Fifing for Bankruptcy (Offic	cial Form 107)?
Salatana .	io .				
	'es				
Did y	ou pay or agree to p	pay someone who is not an a	ttorney to help you fill ou	t bankruptcy forms?	
Z	io				
	es. Name of person			Attach the Bankruptcy Pet Declaration, and Signature	

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Deb	or 1 Caress First Name	M Middle Name	McIntyre Last Name	Case number (if known)	
16.		amily income that applies to y			
	16a. Fill in the state in wh			,	
		•	Illinois		
		people in your household.	3		
	household	nily income for your state and si	To find	a list of applicable median income amounts, go online	\$76,406.00
17.	How do the lines compa		or this form. This list m	ay also be available at the bankruptcy clerk's office.	
	17a. Line 15b is less	than or equal to line 16c. On th	e top of page 1 of this NOT fill out Calculation	form, check box 1, <i>Disposable income is not determined</i> on of <i>Disposable Income</i> (Official Form 122C-2),	
	17b. Line 15b is mor	e than line 16c. On the top of pa	age 1 of this form, chec Calculation of Dispos	ck box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
Pari		ommitment Period Under		(4)	
18.		monthly income from line 11.	the state of the s		\$2,855.13
19.	Deduct the marital adju commitment period under	stment if it applies. If you are in 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of y	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a, If the marital adjustm	ent does not apply, fill in 0 on li	ne 19a.	· · · · · · · · · · · · • · · · · · · ·	-\$0.00
	19b. Subtract line 19a fo	rom line 18.			\$2,855.13
20.	Calculate your current i	nonthly income for the year. F	follow these steps:		
	20a. Copy line 19b. Multiply by 12 (the n	umber of months in a year).			\$2,855.13
		ment monthly income for the year	r for this part of the for	m.	x 12 \$34,261.56
	20c. Copy the median fan	nily income for your state and siz	ze of household from li	ne 16c.	\$76,406.00
21.	How do the lines compa	re?			
	Line 20b is less than commitment period is	line 20c. Unless otherwise order 3 years. Go to Part 4.	ed by the court, on the	top of page 1 of this form, check box 3. The	
	Line 20b is more than 4, The commitment p	or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the o	court, on the top of page 1 of this form, check box	
Part	Sign Below				
	By signing here, I dec	11. QA	the information on this	statement and in any attachments is true and correct.	One for each of the first of th
	Signature of Debt			ignature of Debtor 2	
	Date 9/6/2017 MM/DD/YY		C	Date MM/DD/YYYY	
	If you checked 17a, do If you checked 17b, fil above.	o NOT fill out or file Form 122C- Il out Form 122C-2 and file it wit	2. h this form. On line 39	of that form, copy your current monthly income from line	14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	McIntyre, Caress M	Coop No	Case No.	
Debtor(s)		Case No	- Odde NU.	
		Chapter.	Chapter13	
	VERIFI	CATION OF CREDITOR MAT	ΓRIX	
Ti knowledge	ne above named Debtors hereby veri e.	fy that the attached list of creditors is tr	rue and correct to the best of their	
Date:	9/6/2017	/s/ McIntyre, Car McIntyre, Caress Signature of Det	s M	